



The Insider

Serving our
members since 1939

October 2014

Locations:

1112 North Bendix Drive
South Bend, IN 46628
(574) 232-8021

3630 Edison Lakes Pkwy
Mishawaka, IN 46545
(574) 255-2323

60600 US 31 South
South Bend, IN 46614
(574) 231-4508

Hours:

Monday-Friday

9:00 a.m. - 5:00 p.m.
Drive-Thru is open
until 5:30 on Fridays

Saturdays

9:00 a.m. - Noon
Mishawaka - Lobby & Drive-Up
US 31 South - Drive-Up ONLY
Bendix Dr. - CLOSED Saturdays

Home Banking & Bill Pay:

www.aaafcu.com

Email:

msr@aaafcu.com

CU*Talk:

1-877-557-0546

Mailing Address:

P.O. Box 3788
South Bend, IN 46619

Lost or Stolen
VISA ATM/Debit or
Credit Card:
(800) 289-5939

MEMBER APPRECIATION DAY

October 10th - US 31 South
October 17th - Bendix Drive
October 24th - Edison Lakes

Stop by for a Snack, Soda,
and a Chance to Win
Free Door Prizes!

Need to Skip a Payment

As we get close to the holiday season,
it is good to know that you may be eligible for
"Skip-a-Pay!"

For \$25.00 Members can apply to skip a payment on their personal loan or automobile loan. When you skip a payment you extend the term for one month, but it provides your budget with a little extra money during a difficulty time. Some of the simple qualifications are the loan must be at least 90 days old, not more than 15 days past due and may only be limited to one payment skip per year. For more information or to apply for a "Skip a Pay" contact one of our offices.

CU*EASY PAY Bill Pay Service

AAA Federal Credit Union Members love the convenience of paying their bills on-line. When you look at what it provides, paying bills electronically just makes sense. Not only does CU*Easy Pay makes paying your bills easier, it also saves you time and money. You do not have the expense of stamps or the hassle of writing checks. You also have the convenience of viewing payments electronically without sorting through stacks of bills. To find out how simple bill paying can be give CU*Easy Pay a try!

CU* Easy Pay
Safe and Convenient!!

Spread the word

Anyone who lives, works, attends school or worships in St. Joseph County, Indiana is eligible for membership at AAA Federal Credit Union.

Drive-Up Savings

Everyone wants to save more money. Unfortunately, very few of us find that very easy to do. AAA Federal Credit Union has a solution. The Drive-Up Savings Term Share Certificate. When you open a new auto loan with us, just tell us that you want a Drive-Up Savings Term Share Certificate added too. We will give you a term share certificate with a rate that is the same as your approved auto loan rate! Each month when you make your auto loan payment, you can also deposit an amount of up to 10% of your loan payment into your Drive-Up Savings Term Share Certificate. Just think of the savings that you'll have by the time your loan is paid off. You could use that money for a down payment on your next loan, for a vacation, keep it as an emergency fund, or use it for several other investment opportunities available to you as an AAA Federal Credit Union member. For more information about Drive-Up Saving Term Share Certificates contact one of our three credit union locations.

Rate Information

Dividend News Term Share Certificates

Minimum \$500

3 months	0.10% APY
6 months	0.10% APY
12 months	0.15% APY
18 months	0.20% APY
24 months	0.25% APY
30 months	0.30% APY
36 months	0.60% APY
48 months	0.70% APY
60 months	0.90% APY

Minimum \$10,000

6 months	0.15% APY
12 months	0.20% APY
18 months	0.25% APY
24 months	0.30% APY
30 months	0.35% APY
36 months	0.65% APY
48 months	0.70% APY
60 months	1.00% APY

Money Market Rates

\$2,500-\$9,999	0.10%
\$10,000-\$24,999	0.10%
\$25,000-\$49,999	0.20%
\$50,000 & over	0.20%

**All rates are subject
to change.**

Rates accurate as of 9/03/14

*For up to date rates
check aaafcu.com*

Columbus Day

**All AAA Federal Credit Union locations will be
CLOSED Monday, October 13th in observance of
Columbus Day.**

For your convenience, AAA FCU members can access their accounts using the CU Service Center located on Edison Rd. in South Bend. The CU Service Center will be open on Monday, October 13th 9:00 a.m. - 7:00 p.m..



www.aaafcu.com